



Risk Management Advisor

Office of Insurance Management

Idaho Department of Administration

Winter 2002

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"Providing Effective Risk Management Services and Resources for State Agencies and Personnel"

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WINTER DRIVING - BE PREPARED

Lori Autio, Risk Management Loss Control Specialist

Winter weather is often unpredictable and can pose serious problems for drivers. They can encounter snow, sleet, and ice that will contribute to slower traffic, hazardous road conditions, hot tempers and unforeseen dangers.

The following suggestions from the National Safety Council can help prepare you and your vehicle for any potential problems that might occur while driving in hazardous conditions.

Prepare your car for winter. Start with a check-up/tune-up that includes:

- Checking the ignition, brakes, wiring, hoses and fan belts.
- Changing and adjusting the spark plugs.
- Checking the air, fuel and emission filters, and the PCV valve.
- Inspecting the distributor.
- Checking the battery.
- Checking the tires for air, side-wall wear and tread depth.
- Checking antifreeze levels and the freeze line.

An emergency situation on the road can arise at any time and you should be prepared regardless of the time of year. Following a check-up/tune-up, a full tank of gas, and fresh anti-freeze, your trunk should carry:

- A properly inflated spare tire, wheel wrench and tripod type jack
- A shovel
- Jumper cables
- Tow and tire chains
- A bag of salt or cat litter
- Tool kit, including flares

In addition to the above, a "survival kit" should always remain in the car. Replenish it after each use. The essential supplies should include:

- Working flashlight and extra batteries
- Reflective triangles and brightly-colored cloth
- Compass
- First aid kit
- Exterior windshield cleaner
- Ice scraper and snow brush

- Wooden stick matches in a waterproof container
- Scissors and string/cord
- Non-perishable, high-energy foods like unsalted canned nuts, dried fruits and hard candy.
- Change of clothing, extra shoes and socks.
- Several large, heavy, multi-ply plastic garbage bags.
- Supplies to keep you warm, such as heavy woolen mittens, socks, cap, blankets, etc.

Should you become stranded:

- Do not leave your car unless you know exactly where you are, how far it is to possible help, and you are certain you will improve your situation.
- To attract attention, light two flares and place one at each end of the car a safe distance away.
- Hang a brightly colored cloth from your antenna.
- If you are sure the car's exhaust pipe is not blocked, run the engine and heater for about 10 minutes every hour or so depending upon the amount of gas in the tank.
- To protect your self from frostbite and hypothermia use the woolen items and blankets to keep warm.
- Keep at least one window open

- slightly. Heavy snow and ice can seal a car shut.
- Eat a hard candy to keep your mouth moist.

Preparing your personal vehicle for winter is important to assure you and your family reaches your destination(s) safely. Keep in mind that preparation for your personal safety while traveling on the job is just as important.

Before you head out to a meeting with a state owned automobile, take a few minutes to check out the car. Check to see when it was last serviced. Does it have a full tank of gas? Are tire chains and a good spare tire in the car? It is also a good idea to put together a portable "Survival Kit" that you can take with you when traveling on business. Your portable "Survival Kit" should contain items that will help you keep warm and sustain energy in the event you are stranded unexpectedly.

Be prepared for all types of driving hazards you might encounter this winter and beyond.



*Winter
Issue*

HIGHER EDUCATION ROUNDTABLE

Lori Autio, Risk Management Loss Control Specialist



Joan Compton of the Office of Insurance Management and Gil Henderson of Marsh USA, Inc.

The Office of Insurance Management, Department of Administration welcomed Risk Management representatives from ISU, BSU, Uof I, EITC, LCSC and the Office of the State Board of Education to the Higher Education Roundtable held in Boise on November 6, 2002. The group discussed many Risk Management issues, including the US Patriot Act, foreign travel liability concerns, sabbaticals and pollution coverage. A conference call with the University of Kentucky HIPAA Compliance officer and the Human Resources Manager provided some additional input concerning HIPAA compliance for campus student health centers in the State of Idaho.

The Higher Education Roundtable is an annual forum for universities and colleges to discuss and share

property insurance and liability concerns that are specific to their unique environment.

The Office of Insurance Management would like to thank all those who participated. We look forward to seeing everyone again next year.



STATEWIDE SAFETY AND LOSS CONTROL PROGRAM MODEL

Lori Autio, Risk Management Loss Control Specialist

Do you and your agency have a Safety and Loss Control Plan? The most recent Statewide Safety and Loss Control Program Model is now available on-line at http://www2.state.id.us/adm/insurance/handbook_summary.htm. The September 2002 version of the Program Model has been formatted to help State of Idaho agencies develop and implement an effective safety and loss control program using Risk Management techniques.

In accordance with the Governor's Safety and Loss Control policy (Executive Order 99-06 <http://www2.state.id.us/gov/execord/eo99/EO99-06.htm>) each State of Idaho agency is required to implement a safety and loss control program to reduce liability, property losses and employee injuries. The Program Model is one method to assist agencies in compliance with this executive order.

CERTIFICATE OF INSURANCE REQUESTS

Joan Compton, Risk Management Insurance Analyst

The Office of Insurance Management provides agencies with certificates of insurance when contract insurance specifications require that the State of Idaho/agency presents evidence that it has obtained the specified coverage. Certificates of insurance are not part of the insurance policy but merely representations of the coverage(s) in force on the date the certificate is issued.

The Office of Insurance Management must have adequate time to process these requests. Often, we must work through the broker to obtain needed coverage. Because of the steps that we must go through to obtain coverage and/or issue certificates, the following procedures are being implemented by Office of Insurance Management.

- Agencies must submit **any** request for issuance of certificates of insurance on State of Idaho coverages through their designated insurance coordinator, who must forward the request to the Office of Insurance Management at least 14 working days before the event.

- The request must include the following information:

- a. Name and address of requesting state agency.

- b. Name, phone number and e-mail address of state agency personnel requesting the certificate.
- c. Name and address of the organization to whom certificate is to be issued.
- d. Description of planned activities (who, what, where, why, and number of participants, if applicable)
- e. Effective date and duration of planned activity.
- f. Insurance limits required, and
- g. Copy of contract, license, permit, letter of understanding, and/or purchase order.

Your Office of Insurance Management team will prepare the requested certificates and send them to the requesting parties.

To meet these new certificate of insurance requirements, agency insurance coordinators must notify their agency personnel of these new procedures. Particular emphasis should be put on request timeline requirements. If you have any questions regarding this new procedure or certificates of insurance, please contact Office of Insurance Management at 332-1872.

Agencies must submit any request for issuance of certificates of insurance on State of Idaho coverages through their designated insurance coordinator, who must forward the request to the Office of Insurance Management at least 14 working days before the event.

OIM ORGANIZATION

Rick Thompson, Administrator, Division of Internal Management Systems



Rick Thompson,
Administrator, Division
of Internal Management
Systems

Over the past 12-18 months, the Office of Insurance Management has been undergoing some changes. Those changes have largely been completed, and we would like to provide you with this primer on the results.

The Office of Insurance Management was merged into the Division of Internal Management Systems. Rick Thompson is the Division Administrator and has overall responsibility for program management.

Cynthia Ness continues as the State Insurance Manager. Her responsibility is the management of the operations of both the Property/Casualty program and the Employee Benefits program.

Kit Coffin has completed her first year as Risk Management Operations Supervisor. Kit manages the claims adjudication activities as well as the loss control activities. All claims that could be paid from the Retained Risk Account, or against one of the commercially purchased insurance policies flow through this operation.

Ray Heidt and Carol Pettibon are our professional claims adjudicators. Both Carol and Ray have

extensive backgrounds in reviewing and settling claims. Each has a current caseload of over 200 open claims.

Lori Autio is the Risk Management Loss Control Specialist. She coordinates the state loss control activities and acts as a resource to agency risk management staff in their loss prevention activities.

Ellen Cassens provides administrative support to the claims and loss control staff members as well as adjudicating some claims.

Cindy Dickinson is the Operations Supervisor, Contracts and Administration. She manages placement and administration of insurance contracts for benefits and for property/casualty coverages.

Joan Compton, Insurance Analyst, oversees all property/casualty insurance policies acquired by the State. They range from the major property insurance policy to specific, one-time policies purchased to meet an agency's expressed need. Joan also is responsible for issuing certificates of insurance.



**Pictured, from left
to right:**

Carol Pettibon, Kit Coffin,
Ray Heidt, Ellen Cassens,
Lori Autio, Cindy Dickinson,
Joan Compton, Cynthia Ness



FROM THE DIVISION OF HUMAN RESOURCES

EMPLOYMENT LAW 101

Learn to spot and avoid problems that may lead to liability through general employment practices. This class, offered by the Division of Human Resources (DHR), is a must for every supervisor, manager, and human resource professional. The seminar will cover the basics of EEO, ADA, FMLA, FLSA, privacy, and documentation.

Target Group: Managers, Supervisors, and HR Personnel

Time: 8:30 am - 4:30 pm

Cost: \$0

Instructor: Dan Steckel, Attorney General's Office

Date:

Feb. 25, 2003

March 13, 2003

March 25, 2003

Registration deadline:

Feb. 14, 2003

Feb. 28, 2003

March 14, 2003

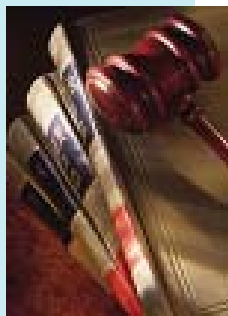
Location:

Coeur d'Alene, Department of Lands

Pocatello, ISU SUB

Boise, JR Williams Building

To register for this important class, please go online at <http://www.dhr.state.id.us/Training/registration.htm>
If you have any questions, please call DHR Training at (208) 429-5511.



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LIABILITY INCIDENT REPORTING

Kit Coffin, Claims/Loss Control Operations Supervisor

An incident can occur at any time that may give rise to a liability claim against the state. This article will focus on reporting of incidents other than automobile accidents.

The public uses state facilities, and state employees perform a variety of tasks every day. It is inevitable that liability claims will be generated by these interactions.

Idaho Code §6-901 to 6-929, is known as the Tort Claims Act. It permits third parties to make claims against the state; its agencies and employees, with certain limitations.

The Office of Insurance Management is statutorily authorized to adjudicate liability claims that are filed against the state. When a properly filed claim is received from the Secretary of State, a file is opened, and the assigned adjudicator will investigate to determine liability and the proper disposition of the claim.

Ideally, the adjudicator will already be in possession of background information from an incident report made by the affected agency. Reporting assistance can be obtained by calling OIM or by consulting the *Risk Management Handbook* online at: <http://www2.state.id.us/adm/insurance/risk/handbook.pdf>

The first role of the agency is to report. Its employees are the people on the scene and they have the opportunity to observe the situation and to obtain details. A written report utilizing the form in the *Risk Management Handbook* should be sent to OIM as soon as possible. The critical information includes the agency name, date and time, exact location, circumstances of the incident, parties involved, witnesses, and the alleged injury or damage. In cases that appear to involve high dollar damage, serious injury or death, a telephone report should be made immediately to OIM, 208-332-1869, with the written report to follow.

The second role of the agency is to cooperate in the investigation. OIM, through its adjudicators, outside adjusters or legal counsel, will often need

additional documentation and access to staff. If a suit is brought, the agency must immediately forward all demands, notices, summons, complaints and any other relevant materials to OIM.

The agency should only provide information on how to file a claim to a potential claimant. If an individual presents a claim or inquires about filing a claim, he should be given a copy of a "Citizen's Claim Procedure" form. This form is also found in the *Risk Management Handbook*. Please refer the claimant to OIM if any additional information is requested.

Section I,E., Paragraph 5 of the *Risk Management Handbook* notes: "The agency shall not, except at its own cost, voluntarily make any payment, assume any obligation, or incur any expense other than for first aid, at the time of the incident."

First aid can be given without regard to liability when necessary. *First aid does not include professional medical diagnosis, or treatment at a health care facility or immediate/emergency care facility, or ambulance transportation.* It can only be one-time assistance rendered at the immediate time and site of an accident to persons other than state employees who allege injury on state property. First aid may be provided by paramedics or other emergency personnel, or it can be as simple as an employee supplying a Band-Aid.

Agency personnel should never attempt to determine liability or to admit fault. Under no circumstances should the agency file the claim or any supporting documents on behalf of the claimant. Most state employees are service oriented and want to help in any situation. However, they need to understand that well-intentioned impulses can have negative consequences, and they must confine their actions to the proper procedures.

OIM encourages review of the *Risk Management Handbook*. In particular, agencies should consult Section I, E., Agency Responsibility; Section IV, D., Claim and Incident Reporting; Section IV, E., Forms; and Section VIII, Glossary.